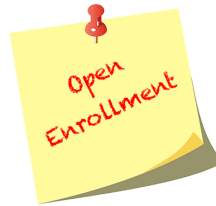


It's Your Choice Open Enrollment Summary Brochure



For State of Wisconsin, Legislature and Courts System Employees

Go to ETF's [2022 It's Your Choice Website](#) for detailed Open Enrollment information.



Plans Not Included in Open Enrollment

- ◇ State Group Life Insurance
- ◇ Income Continuation Insurance
- ◇ Can enroll in [Wisconsin Deferred Compensation](#), [Long Term Care](#) and [Edvest](#) at any time

SEPTEMBER 27 — OCTOBER 22, 2021

All changes made during this period are effective January 1, 2022. All elections will be made through [STAR eBenefits](#). Log into STAR and click on the **Open Enrollment** tile on the Employee Self Service Landing Page to begin.

Actions that Can be Taken During Open Enrollment

	Enroll	Add or Remove Dependents	Change Plans	Cancel Coverage
Health*	x	x	x	x
Delta Dental PPO—Supplemental Plan	x	x	x	x
Delta Dental PPO—Preventive Plan	x	x	N/A	x
DeltaVision	x	x	N/A	x
Securian Accident Plan	x	x - change coverage level	N/A	x
Healthcare FSA or LPFSA	Must re-enroll every year Coverage will automatically end if no 2022 enrollment			
Dependent Day Care FSA				
Pre-Tax Parking and Transit Accounts				
Health Savings Account	Must re-enroll every year If you don't elect a High Deductible Health Plan, enrollment will end and you can no longer contribute, but you will have access to funds in your account.			
Health Insurance Opt-Out Stipend	Must re-enroll every year Must certify that eligibility requirements are met on an annual basis			

* Can also enroll in or cancel Uniform Dental coverage

Watch your inbox for important Open Enrollment emails sent directly from STAR at OpenEnrollmentDoNotReply@wisconsin.gov.

Enrollment

Making Your Elections

How do I know if I need to do anything during open enrollment?

- ☐ Are you currently enrolled in Quartz Community health plan?
 - ☐ Quartz Community is splitting into [Quartz Central](#) and [Quartz West](#) network plans. Current Quartz Community enrollees must select a new Health Plan.
- ☐ Health Plan Service Areas and Provider Networks
 - ☐ Do a [Health Plan Search](#) to see all health plans available and confirm your providers are remaining in your network.
- ☐ [Pre-Tax Savings Accounts](#) (Healthcare/LPFSFA, Dependent Day Care FSA, Parking/Transit Accounts, Health Savings Account)
 - ☐ You must re-enroll in these plans every year. Coverage does not automatically continue.
- ☐ [Opt-Out Stipend](#)
 - ☐ You must re-enroll in the Opt-Out Stipend each year, and continue to meet the eligibility requirements.

How to Enroll

- Enroll online in [STAR](#). Click on the **Open Enrollment** tile on the Employee Self Service Landing Page to begin.
- Review the [eBenefits Open Enrollment Quick Guide](#) for tips about how to navigate through the enrollment pages.
- Have all enrollment information on hand when you log in to STAR, including your benefit choices and your dependent information (i.e. social security number, date of birth and date of marriage)
- eBenefits will time out after 30 minutes of inactivity.
- Thoroughly read each screen in eBenefits.
- Enrollment tips
 - ! Enrolling in a high deductible health plan? You must also enroll in a Health Saving Account (if you don't want to contribute anything, enter \$0 for your annual election).
 - ! Make sure you check the box next to the dependents that you want covered by the plan (or uncheck the box to remove them)
 - ! Must click the Submit button at the end of the enrollment process
 - ! Review your confirmation statement the day after you submit your elections.

Enrollment FAQ

I submitted my choices, but forgot to enroll in a plan. What can I do? You can go back into eBenefits and update your elections at any time during Open Enrollment. **You must click submit again** once you've made your updates. You will receive an updated confirmation statement.

I received my confirmation statement and there's an error. What can I do? Update your elections in eBenefits - **you must click submit again**. If there is a mistake on a plan that isn't part of Open Enrollment, you need to contact your payroll and benefits office.

What if my dependent information is incorrect? You can review your current dependent information, but you cannot change it. If you see an error, contact your agency benefits office to update it. Do **NOT** add the dependent again.

What happens if I don't enroll in benefits during the open enrollment period? Health, Dental, Vision & the Accident Plan will automatically continue. The following plans require you to re-enroll every year: Healthcare FSA/LPSFA, Dependent Day Care FSA, Parking/Transit Accounts, Health Savings Accounts, Opt-Out Stipend.



State Group Health Insurance

What's New for 2022

See the [2022 Important Changes](#) for full details.

New Benefits for 2022

- Coverage added for medically necessary orthognathic surgeries (i.e... corrective jaw surgeries).
- Coverage for composite resin fillings for posterior teeth to Uniform benefit has been added.
- Continuous Glucose Monitors are now covered on both medical and the pharmacy benefit.
- Level 4 pharmacy benefit out-of-pocket limits have been removed.

2022 Health Plans

- [Aspirus Health](#) plan will be available in select counties in North Central Wisconsin.
- Quartz Community is splitting into [Quartz Central](#) and [Quartz West](#) networks. Quartz Community members **must** select a new health plan for 2022 plan year.

Health plans may make changes to their provider network, so you should confirm that your doctors, clinics, and hospitals will still be available in 2022. Do a [Health Plan Search](#) to see which health plans are available in each county.

Thinking of Enrolling in a High Deductible Health Plan?

See the [HDHP plan page](#) for eligibility requirements.

Use [Telemedicine](#) and Skip the Doctor's Office

Telemedicine is a general term that covers all of the ways you and your doctor can use technology to communicate without being in the same room. It includes [E-visit](#), [Telehealth Visit](#), [Telephone Visit](#), [Remote Patient Monitoring](#), and [Virtual Check-In](#). Certain telemedicine and remote care services are covered when provided by an in-network provider. See the "[Get Medical Care When You Need IT Fast](#)" video for more information.

Understanding Prescription Costs

There are several ways to reduce your prescription costs, including understanding the [co-pay levels](#), [using mail order](#), and [knowing which prescriptions are covered](#). Watch the "[Saving on Your Prescriptions](#)" video for more information.

Covid-19 Vaccine Options

[Covid-19 vaccines](#) are covered by medical and pharmacy benefit for all non-Medicare members. In addition to your doctor or health care provider, the Wisconsin Department Health Services recommends the following places to get your free Covid-19 vaccine:

- [In-network pharmacies](#)
- Community-based or pop-up vaccination clinics
- Local or tribal health departments

To find a Covid-19 vaccine site, visit www.vaccines.gov and enter your ZIP code. Questions about the COVID-19 vaccine or an additional dose of the vaccine? Visit www.dhs.wisconsin.gov/covid-19/vaccine.htm, or call 211 or 1-877-947-2211. Visit etf.wi.gov/etf-response-covid-19 for the latest information about your health benefits and COVID-19.

2021 Wellness Incentive Deadline is October 8, 2021

Don't miss your chance to earn your annual taxable \$150 incentive.

Reminder - there are more options to help complete your "health check" activity, including a routine dental exam or a health coaching call

2022 Wellness Incentive Deadline is 10/14/2022

HEALTH INSURANCE RESOURCES

[2022 It's Your Choice Decision Guide](#)

[2022 Health Plan Search](#)

[Health Plan Design Cost Comparison](#)

[Benefit Mentor- Your Virtual Benefits Counselor](#)

[Key Differences Between the Plan Designs](#)

[Frequently Asked Questions](#)



Dental Insurance

Added benefits

Learn more....

[Your Guide to Delta Dental Benefits](#)

[2022 Dental Plan Comparison Table](#)

[Delta Dental Website](#)

[Provider Search](#)

The following dental plans are available:

- **Uniform Dental Benefits** (if enrolled in State Group Health Insurance)
- **Delta Dental PPO Supplemental Dental Plan** (may enroll in one plan only - Select Plan OR Select Plus Plan)
- **Delta Dental PPO—Preventive Plan** (can only enroll if not enrolled in State Group Health Insurance)

Note: Employees are not required to be enrolled in Uniform Dental or the Preventive Plan to enroll in one of the Supplemental Dental Plans; however, only the Uniform Dental Benefit /Preventive Plan provides coverage for preventive and basic services (i.e. cleanings, exams, fillings...).

	Uniform Dental Benefit and Preventive Plan	Delta Dental PPO - Select Plan	Delta Dental PPO - Select Plus Plan
In-Network Providers	Delta Dental PPO and Delta Dental Premier	Delta Dental PPO Only	Delta Dental PPO and Delta Dental Premier
Annual Deductible	\$0	\$100/person	\$25/person
Annual Maximum	\$1,000/person	\$1,000/person	\$2,500/person
Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments pulp vitality tests	100%	No coverage	No coverage
Fillings (<i>new for 2022 - white composite resin fillings covered for both front and back teeth</i>) Periodontal maintenance	100%	No coverage	No coverage
Crowns, bridges, dentures, implants partials	No coverage	50%	60%
Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery	No coverage	50%	80%
Non-surgical extractions (above gumline)	90%	No coverage	No coverage
Orthodontic Services Coverage Lifetime Maximum	50% (under age 19) \$1,500	No coverage No coverage	50% (regardless of age) \$1,500 (in addition to Uniform Dental Benefit)

DeltaVision Insurance

No changes for 2022

What You Need to Know about DeltaVision

- DeltaVision partners with EyeMed Vision care to provide benefits.
- New enrollees will receive an insurance card from EyeMed in late December/early January
- In-network benefits are available from Insight network providers - one of the largest vision networks in the nation. The network includes both independent and chain providers, as well as online providers. Out-of-network benefits are also available.
- Once coverage is effective, exclusive savings, discounts, and rebates on vision care and services above and beyond your vision benefit are available through EyeMed's online member portal.

Learn more....

[Your Guide to Supplemental Vision Benefits](#)

[DeltaVision Overview](#)

[Online Provider Search](#)

[2022 DeltaVision Summary](#)

Summary of Benefits (see [DeltaVision website](#) for full details)

	In-Network	Out of Network
Annual Exam	\$15 (twice/year for children)	Up to \$45/person
Retinal Imaging Copay	Up to \$39	Not covered
Frames	\$0 copay; \$150 allowance, 20% of balance over \$150 (see below for lens options)	Up to \$70 (see below for lens options)
Lenses Benefit Frequency (per calendar year)	12 months	12 months
Frames Benefit Frequency (per calendar year)	24 months (adult) 12 months (child)	24 months (adult) 12 months (child)
Laser Vision Correction (Lasik or PRK)	15% off retail price or 5% promotional price	Not covered
Eyeglasses Single Vision Bifocal Trifocal Lenticular	\$25 copay	Up to \$30 Up to \$50 Up to \$65 Up to \$100
Lens Upgrades	Several free to discounted lens upgrades available	\$0 to small allowance available
Contact Lenses - covered only in lieu of eyeglasses lenses		
Conventional Contacts	\$0 copay; \$150 allowance, 15% of balance over \$150	Up to \$105
Disposable Contacts	\$0 copay; \$150 allowance	Up to \$105
Medically Necessary Contacts	\$0 copay; paid in full	Up to \$210
Contact Lens Fit & Follow-Up	Standard: Up to \$40 Premium: \$10 off retail price	Not covered

Pre-Tax Savings Accounts

Flexible Spending Accounts & Health Savings Accounts



Pre-Tax Savings Accounts

A Pre-Tax Savings Account allows you to set aside money on a pre-tax basis to pay for eligible medical, dependent day care, parking and transit expenses. The more you contribute to your pre-tax savings account, the more you reduce your taxable gross salary. All deductions are taken out before Federal, State and FICA taxes are calculated so you may save money on taxes. The following plans are available:

- [Healthcare Flexible Spending Account \(FSA\)](#)
- [Dependent Day Care FSA](#)
- [Health Savings Account](#): required for employees enrolled in a High Deductible Health Plan
- [Limited Purpose FSA](#): only for employees enrolled in a High Deductible Health Plan
- [Parking & Transit Account](#)

Vendor Update

ConnectYourCare is now part of Optum Financial. Optum Financial will replace the CYC name and brand throughout the member experience. Payment cards will not be reissued - use the same card until it expires. You will continue to use the [CYC website](#) to view resources and access the member portal.

Newly Eligible Expenses

Personal protective equipment (PPE) for the primary purpose of preventing the spread of COVID-19 (face masks, disposable gloves, hand sanitizer, sanitizing wipes...) are now eligible expenses under the Healthcare/Limited Purpose FSA and HSAs. See the full list of [eligible expenses](#) on the ConnectYourCare (CYC) website.

Employees newly enrolling in an HSA or FSA will receive a debit card to pay for eligible expenses. Current enrollees will continue to use the same debit card used in 2021.

The debit card is not available for Dependent Day Care or Transit expenses.



2022 Contribution Limits

Healthcare FSA (and LPFSA): \$2,750

Dependent Day Care FSA: \$5,000 (limitations apply)

Parking & Transit Accounts: (\$270/month = \$3,240/yr)

2022 HSA Contribution Limits

Employer Contribution*: \$750 (single), \$1500 (family)

Total HSA Limit:** \$3,650 (single), \$7,300 (family)

Total Limit = Employee + Employer Contribution

** If you pay half total health premium, receive half total employer contribution. If you pay total health premium, no employer contribution.*

*** If 55 or older, the total limit is increased by \$1000*

2021 Plan Year Deadlines

Must incur all 2021 plan year expenses by 12-31-21. For all plans except HSA, reimbursement requests must be submitted to CYC by 3-31-22.

Healthcare & Limited Purpose FSA

- \$550 carryover* allowed into 2022

Dependent Day Care FSA

- No carryover allowed into 2022

Parking and Transit Accounts

- Unused funds carryover* into 2022, no limit

Health Savings Account

- No carryover limit and no deadline to request reimbursement

** Carryover funds will not be available until 4-15-22. These accounts have a runout period that ends 3-31-22, so CYC is not able to rollover the remaining 2021 plan year balance to the 2022 plan year until after the runout period.*

Resources

[Pre-Tax Savings Accounts Program Overview](#)
[Optum Financial/CYC Website](#)
[Eligible Expenses](#)
[Optum Store](#)
[Mobile App Information](#)

Note: LTEs are only eligible for the Parking & Transit accounts

Other Updates for 2022

A few additional items of note....

Securian Accident Plan

The [Securian Accident Plan](#) provides a lump sum cash payment directly to you for covered injuries, emergency and hospital care, surgery and follow-up care. It includes Accidental Death & Dismemberment (AD&D) coverage and [Identity Theft Services](#). Premiums are taken post-tax so no taxes are due on paid benefits.



New for 2022

- Cash payments for most claims will increase
- Outpatient rehabilitation therapy coverage is a new benefit with Securian Accident plan.

See the [2022 Plan Brochure](#) for full details.

Benefits Mentor - Your Interactive Benefits Counselor

[IBM Benefits Mentor](#) is the new interactive benefits counselor that will use your claims information (if available) as basis for personalized plan design recommendation. Benefits Mentor also considers your medical needs and what is the most important to you when choosing a health plan. Start a conversation today!



Mutual of Omaha Long-Term Care Insurance Administered by HealthChoice



Mutual of Omaha offers a [long-term care insurance plan](#) through HealthChoice. It is available to employees, their spouses, and the parents of employees and spouses who reside in Wisconsin, and can be purchased any time of year for those who qualify. Each member's policy will be individually underwritten—premiums are based on that person's age, gender and health at the time of enrollment. A subscriber can choose from a range of options. For more information call 1-800-833-5823. Current participants can keep their plan - no action is required.

Edvest - Wisconsin's College Savings Plan



EdvestSM
WISCONSIN'S COLLEGE
SAVINGS PLAN

Edvest is a simple way for families to save for higher education costs. With a small minimum contribution, low fees and a tax deduction for Wisconsin residents, Edvest makes saving more affordable. Employees can enroll at any time and may contribute directly through payroll deductions. See the [informational flyer](#) for details

2022 WRS Contribution Rates

There is a .25% decrease to the Wisconsin Retirement System (WRS) contribution rates for 2022. The 2022 WRS rate is 6.50% of covered earnings for most employees.

Attend a Virtual Benefits Forum

Interested in attending a Virtual Benefits Forum? The Department of Employee Trust Funds (ETF) is hosting a series of webinars for employees to learn about health benefits and connect with health plans and other vendors during open enrollment. These sessions will provide the same personal touch as a benefit fair visit from the safety of your own home or workplace. Registration for these sessions is required. Go to [ETF's website](#) for dates, time and registration information.

Disclaimer: Every effort has been made to ensure that the information in this brochure is accurate, but it may be subject to change. In the event of conflicting information, federal law, state statute, state health contracts and/or policies and provisions established by the State of Wisconsin Group Insurance Board shall be followed.

Open Enrollment Considerations

Open Enrollment Checklist

Health Insurance	<ul style="list-style-type: none"> <input type="checkbox"/> Are my current providers and health plan still available? Do a Health Plan Search <ul style="list-style-type: none"> <input type="checkbox"/> Quartz Community enrollees must pick a new health plan during Open Enrollment. <input type="checkbox"/> Do I want uniform dental coverage? <input type="checkbox"/> Do I want a low deductible (IYC Plan) or high deductible health plan (HDHP)? <ul style="list-style-type: none"> ◆ See the Choosing a Health Plan Design video for details about the difference <input type="checkbox"/> Do I need a nationwide provider network? If yes, should consider the Access Health Plan. <input type="checkbox"/> Not enrolling in health insurance? You may be eligible for an annual \$2,000 opt-out stipend. Must re-apply every year. (Eligibility requirements: must not be covered by state or UW health insurance, and must be eligible for employer contribution towards health, and if employed by state in 2015, was covered by state health insurance)
Health Savings Account (HSA)	<ul style="list-style-type: none"> <input type="checkbox"/> Are you enrolling in a High Deductible Health Plan (HDHP)? <ul style="list-style-type: none"> <input type="checkbox"/> Must enroll in a Health Savings Account (HSA). Must re-enroll every year. <ul style="list-style-type: none"> * Employer contribution: \$750 (Single), \$1,500 (Family) * Max employee + employer combined contribution*: \$3,650 (Single), \$7,300 (Family) <p>Your HSA Annual Election: \$ _____ <i>* Limit increased by \$1000 if 55 or older</i></p>
Dental and Vision Insurance	<ul style="list-style-type: none"> <input type="checkbox"/> Do you anticipate any high cost dental procedures within the next year? <ul style="list-style-type: none"> ◆ Consider enrolling in one of the Delta Dental PPO - Supplemental plans <input type="checkbox"/> Are you not covered by State Group Health Insurance and need basic dental coverage? <ul style="list-style-type: none"> ◆ Consider enrolling in the Delta Dental PPO - Preventive Plan <input type="checkbox"/> Do you usually have out-of-pocket vision costs (glasses, contacts, LASIK)? <ul style="list-style-type: none"> ◆ DeltaVision offers vision insurance benefits above what is provided by State Group Health Insurance (coverage for an annual eye exam). <p>Dental Election: _____ Vision Election: _____</p>
Healthcare Flexible Spending Account (FSA)	<ul style="list-style-type: none"> <input type="checkbox"/> Do you plan to have out-of-pocket medical, dental, vision, or prescription expenses next year? <ul style="list-style-type: none"> ◆ Can contribute up to \$2,750 to a Healthcare FSA (or Limited Purpose FSA if enrolling in a High Deductible Health Plan). This allows you to reduce your taxable income and set aside money for out-of-pocket medical-related expenses. <p>Healthcare FSA (or LPFSA) Annual Election: \$ _____</p>
Dependent Day Care FSA	<ul style="list-style-type: none"> <input type="checkbox"/> Do you have child or adult daycare expenses? <ul style="list-style-type: none"> ◆ Can contribute up to \$5,000 in a Dependent Day Care Account. This allows you to reduce your taxable income and set aside money for dependent day care expenses. <p>Dependent Day Care Annual Election: \$ _____</p>
Parking & Transit Accounts	<ul style="list-style-type: none"> <input type="checkbox"/> Do you have parking or transit expenses? <ul style="list-style-type: none"> ◆ Can contribute up to \$270/month (\$3,240/year) in a Pre-Tax Parking and/or Transit account. This allows you to reduce your taxable income and set aside money for commuter expenses. ◆ If you already have deductions coming out of your check pre-tax to pay for a state parking lot/garage or vanpool, those expenses do not qualify for the Parking or Transit Account program. <p>Parking Annual Election: \$ _____ Transit Annual Election: \$ _____</p>
Securian Accident Plan	<ul style="list-style-type: none"> <input type="checkbox"/> Do you want a plan that has Accidental Death & Dismemberment coverage? <input type="checkbox"/> Do you want a plan that could help offset medical costs due to injuries? <ul style="list-style-type: none"> ◆ The Accident Plan pays a lump sum benefit to you for covered injuries <p>Coverage Level: Employee, Employee + Spouse, Employee + Child(ren), and Family</p>

2022 Premiums

Non-High Deductible Health Plans	Single (monthly)	Single (biweekly)	Family (monthly)	Family (biweekly)
IYC Plan with Dental	\$99.00	\$49.50	\$246.00	\$123.00
IYC Plan without Dental	\$96.00	\$48.00	\$237.00	\$118.50
Access with Dental	\$260.00	\$130.00	\$648.00	\$324.00
Access without Dental	\$257.00	\$128.50	\$639.00	\$319.50
Access with Dental (required to work out of state only)	\$154.00	\$77.00	\$389.00	\$194.50
Access without Dental (required to work out of state only)	\$151.00	\$75.50	\$380.00	\$190.00

<u>High Deductible Health Plans</u>	Single (monthly)	Single (biweekly)	Family (monthly)	Family (biweekly)
HDHP Plan with Dental	\$37.00	\$18.50	\$92.00	\$46.00
HDHP Plan without Dental	\$34.00	\$17.00	\$83.00	\$41.50
HDHP Access with Dental	\$198.00	\$99.00	\$494.00	\$247.00
HDHP Access without Dental	\$195.00	\$97.50	\$485.00	\$242.50
HDHP Access with Dental (required to work out of state only)	\$92.00	\$46.00	\$235.00	\$117.50
HDHP Access without Dental (required to work out of state only)	\$89.00	\$44.50	\$226.00	\$113.00

2022 Premiums	Employee (monthly)	Employee (biweekly)	Employee + Spouse (monthly)	Employee + Spouse (biweekly)	Employee + Child(ren) (monthly)	Employee + Child(ren) (biweekly)	Family (monthly)	Family (biweekly)
Delta Dental PPO – Select Plan	\$9.76	\$4.88	\$19.52	\$9.76	\$13.16	\$6.58	\$223.00	\$11.70
Delta Dental PPO – Select Plus Plan	\$20.98	\$10.49	\$41.96	\$20.98	\$38.96	\$19.48	\$64.28	\$32.14
Delta Dental – Preventive (no health)	\$34.72	\$17.36	n/a	n/a	n/a	n/a	\$86.80	\$43.40
DeltaVision	\$5.72	\$2.86	\$11.42	\$5.71	\$12.88	\$6.44	\$20.58	\$10.29
Accident Plan	\$4.38	\$2.19	\$6.26	\$3.13	\$8.44	\$4.22	\$12.32	\$6.16